

FEB 15 2007 Attorney Docket No.: 47004.000115  
Application No. 09/985,900

REMARKS

Claims 1-47 are pending in the application. By this Amendment, claims 1, 19, 21, and 41 are amended.

Reconsideration and allowance in view of the foregoing amendments and following remarks are respectfully requested. No new matter has been added by this Amendment.

The Examiner's indication of allowable subject matter is appreciated.

A. The 35 U.S.C. 112 Rejection

In the Office Action, claims 1-47 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

The Examiner's comments in the 35 U.S.C. 112 rejection have been carefully considered, including the Examiner's helpful suggestions. The Examiner suggests amending the claim 1 to state, "determines from a set of payment mechanisms a reduced set of payment mechanisms, the reduced set being a set of payment mechanisms that effect the transmission of funds" would overcome the rejection.

In response, Applicant has amended claim 1, as well as claims 21 and 41. Such claims are amended to be responsive to the Examiner's suggestion, in conjunction with reflecting that the determined payment mechanism effects the transfer of funds.

The Examiner is respectfully invited to contact Applicant if the Examiner has further concerns with the claims vis-à-vis 35 U.S.C. 112 or wishes to discuss.

B. The Allowed Claims

The Office Action indicates that claims 1-47 would be allowable if rewritten or amended to overcome the rejection(s) under 35 U.S.C. 112, 2nd paragraph, set forth in this Office action.

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In view of the claim amendments, discussed above, Applicant respectfully submits that the claims satisfy 35 U.S.C. 112.

C. Conclusion

For at least the reasons outlined above, Applicant respectfully asserts that the application is in condition for allowance. Favorable reconsideration and allowance of the claims are respectfully solicited.

It is believed that no fee is due in connection with this filing. However, if it is determined otherwise, the Commissioner is hereby authorized to charge our Deposit Account No. 50-0206.

Respectfully submitted,

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